

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Valerie N. Jones
 Debtor

Case No. 18-13620-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db +Valerie N. Jones, 3157 Grey Fox Run, Palm Harbor, FL 34683-2468
 14115657 +Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
 14115660 +Discover Bank Student Loan, PO Box 15316, Wilmington, DE 19850-5316
 14115662 +Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
 14115663 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 14174585 +Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708
 14231914 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: msbankruptcy@verizon.net May 07 2020 04:21:48 MICHAEL SETH SCHWARTZ,
 Law Office of Michael Schwartz, 707 Lakeside Office Park, Southampton, PA 18966
 tr +EDI: BBBFINKEL.COM May 07 2020 07:58:00 BONNIE B. FINKEL, Bonnie B. Finkel,
 P.O. Box 1710, Cherry Hill, NJ 08034-0091
 smg E-mail/Text: megan.harper@phila.gov May 07 2020 04:22:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 07 2020 04:22:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcy@usdoj.gov May 07 2020 04:22:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov May 07 2020 04:22:12 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14115656 +EDI: AMEREXPR.COM May 07 2020 07:58:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 14160746 EDI: BECKLEE.COM May 07 2020 07:58:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14165321 EDI: BANKAMER.COM May 07 2020 07:58:00 Bank of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 14115658 +EDI: CAPITALONE.COM May 07 2020 07:58:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14115659 EDI: WFNNB.COM May 07 2020 07:58:00 Community Bank/Torrid, PO Box 182789,
 Columbus, OH 43218-2789
 14115661 EDI: DISCOVER.COM May 07 2020 07:58:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 14122395 EDI: DISCOVER.COM May 07 2020 07:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14167234 +EDI: MID8.COM May 07 2020 07:58:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14175039 EDI: Q3G.COM May 07 2020 07:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14115666 EDI: NEXTEL.COM May 07 2020 07:58:00 Sprint, 333 Inverness Drive South,
 Englewood, CO 80112

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14115664* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 14115665* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 23

Date Rcvd: May 06, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA bkgroup@kmlawgroup.com
MICHAEL SETH SCHWARTZ on behalf of Debtor Valerie N. Jones msbankruptcy@verizon.net,
schwartzmr87357@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:			
Debtor 1	Valerie N. Jones		Social Security number or ITIN xxx-xx-5491
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania		Date case filed in chapter 13 5/31/18
Case number: 18-13620-elf			Date case converted to chapter 7 5/5/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Valerie N. Jones	
2. All other names used in the last 8 years		
3. Address	3157 Grey Fox Run Palm Harbor, FL 34683	
4. Debtor's attorney Name and address	MICHAEL SETH SCHWARTZ Law Office of Michael Schwartz 707 Lakeside Office Park Southampton, PA 18966	Contact phone 215-396-7900 Email: msbankruptcy@verizon.net
5. Bankruptcy trustee Name and address	BONNIE B. FINKEL Bonnie B. Finkel P.O. Box 1710 Cherry Hill, NJ 08034	Contact phone 856-216-1278 Email: finkeltrustee@comcast.net

For more information, see page 2 >

Debtor **Valerie N. Jones**

Case number **18-13620-elf**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 5/6/20
7. Meeting of creditors	June 4, 2020 at 10:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/3/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	